



DECEMBER 2004

FOR YOUR INFORMATION

Holiday Debt Tips

Dedicate yourself to eliminating late fees. This means deciding that you won't waste money by not being organized. We all have done it, and most of us continue to do it, but it makes no sense. An easy solution is online bill payment or pay-by-phone for your credit card.

Save in small increments every month. Instead of setting a goal to save \$500 per month - which can seem overwhelming and difficult to achieve - make a list of three to four things you did each month in 2004 to save a few dollars. Then try to do one of these things every week or increase the frequency of which you do them. For example, if you took your lunch to work twice a week last year, commit to taking it three times a week this year. Plan ahead for next year.

The holidays will roll around again. It would be horribly ironic to dig yourself out of debt only to plunge face first in it again next year. Resolve to be prepared. Figure out how much you really want to spend next year and divide that by 12.

Put that much aside every month. You can't change the past but you can change the future.



Sources:
www.bankrate.com, www.ivillage.com

Helping Organizations Retain Their Most Valuable Asset

How To Survive Unbearable Stress

When somehow life has gotten out of control...



Somehow your life has gotten out of control. Stress has its grip on you. You lie down to sleep at night and it feels like your heart is going to pound right out of your chest. You just can't relax. You get through the night but awake in the morning still feeling terrible, "overwhelmed" by life, anxious and exhausted. What can you do to break the grip of stress?

Stress becomes a problem when the pressure from stress exceeds your ability to cope. If you are feeling overwhelmed by stress, you can start taking control of the stress in your life by following the suggestions below:

1. Ask yourself: What specific problems or conflicts are troubling me and how can I deal with each of these problems effectively?

Rather than focusing on how to cope with stress, answering this question will put you on course to prevent or eliminate much of your stress by helping you determine the root cause(s) of your stress. To lower the amount of stress in your life, become aware of your stressors and your emotional and physical reactions to stress. Notice your distress. Don't ignore it. Determine how your body responds to stress. Do you become nervous or physically upset? If so, in what specific ways? Think about when, and why, you feel stressed. Devise ways to change, manage or avoid the problems that trigger your stress.

2. Practice deep breathing.

Give your body and mind the break they need from stress by practicing slow, deep breathing. Here's what to do: Close your eyes and inhale slowly and deeply through your nose (approx. 7 seconds), then exhale slowly through your mouth (approx. 8 seconds). If you prefer, say "relax" or "calm" or another soothing word as you exhale. Do this for 5 minutes, 3 times a day. This technique, known as the "relaxation response," will calm your brain, relax your body and help bring your heart rate and respiration back to normal.

3. Identify the ways you "think" yourself to higher levels of stress.

Stress is a product of the mind and therefore something you can control. Stress isn't something that happens to you, but rather how you think about what is happening, or what has happened. Are you viewing your stressors in exaggerated terms and/or taking a difficult situation and making it worse? Are you overreacting and viewing things as absolutely critical and urgent? Do you worry about things that are out of your control? Do you feel you have to be perfect all of the time? Simply put, stressful thoughts cause stress. Work at adopting more moderate views. Put stressful situations in perspective.

4. Increase your ability to cope with stress.

A healthy lifestyle is your best defense against stress. Stress experts recommend the following:

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- Avoid using alcohol, caffeine or nicotine as a means of alleviating stress.
- Exercise regularly to dissipate stress energy and lift your mood.
- Unleash tension or worry by sharing your feelings with a close friend, family member or counselor.
- Practice relaxation daily. Try deep breathing, yoga, meditation, imagery, listening to quiet music, being in nature, or prayer.
- Get at least 7 hours of sleep nightly.
- Eat well-balanced, nutritious meals. Reduce consumption of refined sugars, which cause frequent fluctuation in blood glucose levels, increasing your stress.

5. *Seek professional assistance.*

How do you know when it is time to get professional help? According to the American

Psychological Association, here are a few indicators:

- * You feel trapped, like there's nowhere to turn
- * You worry excessively and can't concentrate
- * The way you feel affects your sleep, your eating habits, your job, your relationships, your everyday life.

HMS IS HERE TO HELP

If you're having difficulty coping with stress, call Human Management Services (HMS) for confidential counseling, referrals or information. A professional HMS counselor can help you address the cause(s) of your distress and help you learn effective ways to deal with stress. Why not call an HMS counselor today? We're here to help.

Holiday Parties: Drinking Wisely (or not at all)



If you'd like to keep your socializing and celebrating high this holiday season – but your drinking low – follow these practical suggestions on how to drink wisely (or not at all):

* Develop a responsible attitude toward drinking. This basically means not becoming drunk. Consider the rights of those who choose to abstain. You don't need to drink in order to have a good time, even though it is an accepted part of socializing in this country. If you don't want to drink alcohol, ask for a non-alcoholic beverage. You can be just as sociable with a ginger ale in your hand.

* Measure your drinks. Five ounces of wine, 12 ounces of beer, or 1 1/2 ounces of spirits is the maximum that a 160-pound man should consume in an hour. A lighter person should drink less. If your drink somehow vanishes before the hour is up, switch to juice or a soft drink.

* Avoid straight spirits and wine. Mix them with plain or carbonated water. If you are drinking a glass of good wine and don't want to dilute it, sip some water on the side. Make that wine last. Savor it. Additionally, don't accept unfamiliar drinks. They may contain more alcohol than you are used to drinking.

* Never drink on an empty stomach. When drinking, eat starches, proteins, or fats to keep the alcohol from being absorbed too quickly.

* Serve non-alcoholic drinks. When giving a party, be sure to serve non-alcoholic drinks and snacks. Don't "push" alcohol on your friends. Close the bar before the party ends. Serve coffee or tea before people leave. It does not help them to sober up, but the extra time they spend with you will. Don't let any intoxicated guests drive themselves home. Call a cab, take them home yourself, or ask them to stay overnight.

* Never drive after you've been drinking...even after one drink. If you must drive, wait at least an hour before driving for each drink you've had (equivalent to one beer or one ounce of whiskey).

HMS SERVICES

PROVIDED BY YOUR EMPLOYER FOR YOU AND YOUR DEPENDENTS

This confidential prepaid program is designed to help employees and their eligible dependents resolve problems which may be interfering with their personal, work or home life. HMS offers help for marital and family issues, substance abuse, job concerns, emotional problems, life adjustments, legal issues, financial matters, and elder care and child care referrals.

If you're experiencing problems which are causing concern, you and your HMS counselor can work as a team to find solutions.

Call HMS for Help:

24 Hours a day: 800-343-2186

www.hmsincorp.com

